

BENEFIT SUMMARY

DentaQuest: More Choices, More Value

DentaQuest is one of the most experienced dental insurance companies in the nation. We administer dental benefits on behalf of approximately 20 million individuals in 30 states. You can rely on our experience when it comes to your dental insurance needs.

To find a dentist, please visit www.dentaquest.com/marketplace/MD or call us at 800-334-6277.

You can receive more information about your benefits by visiting our website www.dentaquest.com/marketplace/MD and downloading the Subscriber Certificate. It includes everything you need to know about your dental plan, including how to use your benefits, how to find a dentist, how the claims and appeal processes work, and other helpful information.

Coverage Summary

Coverage type	Calendar year deductible	DentaQuest will pay
Diagnostic and preventive services	None	100%
Restorative and other basic services	\$50 per covered individual/\$150 per family	80%
Complex dental services	\$50 per covered individual/\$150 per family	50%
Orthodontics (under age 19)	None	50% under 19, no coverage 19 and older

Waiting Period: For covered individuals under age 19, Restorative, other Basic Services and Complex Dental Services are subject to a 90 day waiting period. For Covered Individuals age 19 and older, Restorative, other Basic Services are subject to a six (6) month waiting period. Complex Dental Services are subject to a twelve (12) month waiting period.

Is there an out-of-pocket maximum?

For members under 19, the maximum out of pocket expense is \$350 for each calendar year. A family with two or more members under 19 will have an aggregate maximum out of pocket expense of \$700 for each calendar year.

What are my annual limits and maximums?

For covered individuals 19 and over, the total benefits are limited to a maximum of \$1000 for each calendar year.

Do I have out of network coverage?

No, you do not have out of network coverage. If you visit a dentist who is not in our network, you will be responsible for the entire cost of the services you receive. You may only receive covered benefits from non-participating dentist in the event of an emergency dental condition.

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available at www.dentaquest.com/marketplace/MD. If you receive a treatment after you have exhausted your maximum or if you receive a treatment that will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than DentaQuest's negotiated rate.

**Your Plan is administered by
DentaQuest Mid-Atlantic, Inc.
www.dentaquest.com/marketplace/MD
800-334-6277
4061 Powder Mill Road, Suite 325
Calverton, MD 20705-3149**

DentaQuest Mid-Atlantic, Inc.
DentaQuest EPO Individual Family High

Category / Procedure	Benefit limits	DentaQuest will pay
Diagnostic		
Comprehensive oral exam	Once every 60 months	100%
Periodic oral exam	Twice per year	100%
Full mouth X-rays	Under age 19 – Once every 36 months 19 and older – Once every 60 months	100%
Bitewing X-rays	Twice per year	100%
Single tooth X-rays	As needed	100%
Study models and casts	Under age 19 – Once every 60 months	100%
Preventive		
Routine cleaning	Twice per year	100%
Fluoride varnish application	Under age 19 – Two every 12 months	100%
Topical fluoride treatment	Under age 19 – Two every 12 months	100%
Space maintainers	Only for children under age 19 and not for the replacement of primary or permanent front teeth	100%
Sealants	Under age 19 – One sealant per tooth every 36 months	100%
Restorative		
Silver fillings	Covered	80%
White fillings (front teeth)	Covered	80%
Temporary fillings	Once per tooth	80%
Stainless steel crowns	Once every 36 months on baby teeth	80%
Major restorative		
Crowns	When teeth cannot be restored with fillings	50%
Replacement crowns	Once every 60 months	50%
Repair or recement crowns	Covered	80%
Endodontics		
Root canal treatment	Covered	50%
Vital pulpotomy	Limited to baby teeth	50%
Periodontics		
Periodontal cleaning	Four in 12 months	80%
Scaling and root planning	Four in 12 months	80%
Periodontal surgery	Must meet periodontal guidelines	50%
Dentures and bridges		
Complete or partial dentures	Under age 19- Covered Age 19 and older – Once each 60 months	50%
Fixed bridges	Under age 19- Covered Age 19 and older – Once each 60 months	50%
Replacement dentures or fixed bridges	Once every 60 months	50%
Rebase or reline dentures	Under age 19- Once every 24 months Age 19 and older – Once each 36 months	80%
Repair of dentures or fixed bridges	Under age 19 – Covered Age 19 and older – Once every 12 months	80%
Adding teeth to existing dentures	Covered	80%
Recementing fixed bridges	Covered	80%
Oral surgery		
Simple extractions	Once per tooth per lifetime	80%
Surgical extractions	Once per tooth per lifetime	50%
Orthodontics		
Orthodontia	Age 19 and under – when medically necessary	50%
Emergency dental care		
Minor treatment - pain relief	Covered	80%
House/extended care facility call	Covered	80%
Occlusal guard	Under age 19 only	80%
Anesthesia		
General anesthesia	Allowed with covered surgical services only	80%

There is no out of network coverage. If you see a non-participating dentist, you will be responsible for the entire cost of the services you receive. Dependent children are covered up to and including age 26.